REMARKS

All pending claims 6-12 are rejected.

Claims 6, 7 and 9-12 are amended and new dependent claims 13-17 are added.

Claim 8 is canceled without prejudice.

After the entry of the amendments presented herein, claims 6, 7 and 9-17 remain pending.

Claim Rejections under 35 U.S.C. § 103

The examiner rejects claims 6-12 under 35 U.S.C. §103(a) as being unpatentable over Bigardi (US patent No. 5,010,485) in view of Russell (US 2002/0029195).

In response, the independent claims 6, 7 and 12 have been amended to better distinguish the claimed invention from the cited references. The combination of Bigardi and Russell references fail to disclose or suggest the invention as claimed in amended claims 6, 7 and 12.

Claim 6:

For example, the amended claim 6 requires:

> means for recharging the voucher by writing into the voucher's recordable data storage means, and

> means for storing a list of approved voucher identification numbers representing the vouchers that have been approved for automatic recharge, wherein when a voucher holder presents a voucher to the validator, the validator compares the identification number of the presented voucher to said list of approved voucher identification numbers stored in said means for storing and automatically recharges the presented voucher without any intervention or action by the voucher holder when the identification number of the presented voucher is on said list of approved voucher identification numbers.

The above-recited claim limitations require a storage means within the validator that stores a list of voucher IDs that have been approved for automatic recharging by the validator and when a voucher is presented to the validator, the validator checks to see

whether the presented voucher is on the approved list by comparing the presented voucher's ID to those on the approved list which is locally stored in the validator's storage means. If presented voucher is on the approved list, the valdator recharges the voucher by writing into the voucher's recordable data storage means.

In contrast, the combination of Bigari and Russell references does not disclose such claimed elements for a validator. In the Office Action of September 8, 2006, the examiner points to col. 4, lines 7-18, the abstract, Fig. 2 and the associated text in Bigari as disclosing means for storing a list of vouchers. Review of the noted portions of Bigari reveals however that Bigari does not disclose the above-quoted elements of amended claim 6.

What Bigari discloses is a charge card operation wherein when the charge card holder presents the charge card to a "payment voucher apparatus" the charge card's identification information along with the maximum charge amount selected by the card owner are transmitted to a remotely located "host institution." (Bigari at col. 7, lines 9-35 explaining the process shown in FIG. 2). The "host institution" then (not the "payment voucher apparatus") determines whether the particular charge card's account has sufficient funding to cover the maximum charge amount. The "host institution" then transmits approval/disapproval signal to the "payment voucher apparatus." (Bigari at col. 7, line 49 – col. 8, line 5). If the maximum charge amount is approved, the "payment voucher apparatus" prints out a voucher slip that is now approved for purchases up to the maximum charge amount. (Bigari at col. 8, lines 10-22).

As clearly shown by the discussion of the Bigari disclosure presented above, Bigari does not disclose either of the two elements of amended claim 6 quoted above. First, Bigari does not disclose "means for recharging the voucher by writing into the voucher's recordable data storage means." The payment voucher apparatus of Bigari does not perform any recharging of the charge card. The examiner points to the disclosure of Russell as disclosing rechargeable vouchers. However, although Russell

discloses the conventional pre-pay card system where the recharging of the card is carried
out by an "authorized financial institution capable of verifying the payment to be credited
to the card and may also be carried out electronically by transfer form a conventional
credit or charge card." (Russell at column 4, paragraph [0053]). Russell does not
disclose a validator carrying out the recharging process directly and immediately upon
being presented with the rechargeable voucher without contacting any remotely located
financial institutions.

Therefore, the combination of Bigari and Russell references does not disclose or
suggest the invention claimed by the amended claim 6.

Claim 7:

The amended independent claim 7 requires among other things:

> a plurality of service access validation stations comprising validators, in
> communication with the central station, the central station periodically
> transmitting at least a portion of said first list of voucher identification numbers
> that have been approved for automatic recharge to at least some selected service
> access validation stations,
> wherein said validator comprises means for storing said first list and when
> a voucher holder presents a voucher to a validator, said validator compares the
> identification number of the presented voucher to said first list of voucher
> identification numbers and automatically recharges the presented voucher without
> any intervention or action by the voucher holder when the identification number
> of the presented voucher is on said first list of voucher identification numbers and
> provides the voucher holder an access to the service.

The combination of the Bigari and Russell references does not disclose a central station that
periodically transmits at least a portion of a list of voucher identification numbers that have been
approved for automatic recharge to a validator. Furthermore, as discussed above in reference to
the amended claim 6, the combination of Bigari and Russel references does not disclose a
validator that comprises means for storing the list of approved vouchers and when a voucher is
presented to the validator, the validator comparing the identification number of the presented
voucher to the locally stored list of approved vouchers and automatically recharging the

presented voucher without any intervention or action by the voucher holder when the identification number of the presented voucher is on the approved list.

Therefore, the combination of Bigari and Russell references does not disclose or suggest the invention claimed by the amended claim 7.

Claim 12:

The amended independent claim 12 requires among other things:

> periodically transmitting at least a portion of the list of approved voucher identification numbers from the central station to at least some selected service access validation stations, said validation stations comprising a validator configured to store said list;
> when a rechargeable voucher holder presents a voucher to the validator to gain access to the service, the validtator comparing the identification number of said presented voucher to said list of approved voucher identification numbers stored in the validator;
> the validator automatically recharging the presented voucher without any intervention or action by the voucher holder when the identification number of the presented voucher is on the list of approved voucher identification numbers; and
> providing the voucher holder an access to the service.

As discussed above in reference to the amended claims 6 and 7, the combination of Bigari and Russell does not disclose transmitting at least a portion of a list of approved voucher identification numbers from a central station to a selected service access validation stations where the list is stored locally in the access validation station's validator. Furthermore the combination of Bigari and Russel does not disclose the validator comparing the identification number of a voucher presented to it with the list of approved vouchers locally stored in the validator wherein if the presented voucher is on the approved list, automatically recharging the presented voucher without any intervention or action by the voucher holder.

Therefore, the combination of Bigari and Russell references does not disclose or suggest the invention claimed by the amended claim 12.

Dependent Claims:

Claim 8 has been canceled. And thus the rejection of claim 8 is moot.

Claims 9, 10 and 11 as amended herein and the new claims 13 and 14 depend from the amended independent claim 7, which is allowable over the cited references Bigari and Russell. The new claims 15, 16 and 17 depend from the amended independent claim 12, which is also allowable over the cited references Bigari and Russell. Because dependent claims incorporate all limitations of the parent claim(s), these dependent claims are also allowable over the cited references Bigari and Russell. Therefore, the examiner's rejection of the dependent claims 9, 10 and 11 are moot and need not be discussed. Furthermore, the applicant reserves the right to substantively address and traverse the examiner's reasons for rejection of these dependent claims in future correspondences if necessary.

Additional Items:

In the numbered paragraphs 10 and 12 of the Office Action, the examiner erroneously refers to declarations under 37 CFR 1.131 and 37 CFR 1.132 allegedly filed by the applicant on December 8, 2006. The applicant notes that no such declarations were filed along with the Amendment filed on December 8, 2006. A correction by the examiner is requested.

Conclusion

Based on the above, the applicant believes that the pending claims are now in condition for allowance. Reconsideration of the present application, withdrawal of the rejections and allowance of the pending claims are requested.

Respectfully submitted,

Dated: July 5, 2007   /Won Joon Kouh/
                                             Won Joon Kouh
                                             Registration No. 42,763

An Attorney for the applicant
609-631-2435

PTO Customer No. 28581
Duane Morris LLP